

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 19–14324–CMG
Chapter: 7
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Mohamed S. Radwan
15 Southport Dr
Howell, NJ 07731–1714

Social Security No.:
xxx–xx–7686

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above–named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4–year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: June 26, 2019

JAN: amg

Jeanne Naughton
Clerk

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Mohamed S. Radwan
 Debtor

Case No. 19-14324-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: cscnodsc

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 Total Noticed: 34

Date Rcvd: Jun 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2019.

db
 518199879 Mohamed S. Radwan, 15 Southport Dr, Howell, NJ 07731-1714
 518060388 Aqua america water company, 762 W Lancaster Ave, Bryn Mawr, PA 19010-3402
 518060385 ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316
 (address filed with court: credit acceptance, 25505 W 12 Mile Rd,
 Southfield, MI 48034-1846)
 518060384 +Capital One Bank, Pob 270 C/O Robert K. Solodare, Officer, Chatham, NJ 07928-0270
 518199876 EZ Pass Customer Service Center, Pennsylvania Turn Authority, 300 E Park Dr,
 Harrisburg, PA 17111-2729
 518199877 +EZ Pass Customer Service Center, POB 52003, Newark, NJ 07101-8203
 518199878 Elizabeth Golinder, Esq., 197 State Route 18 Ste 303, East Brunswick, NJ 08816-1440
 518060388 +Geico, 5260 Western Ave, Chevy Chase, MD 20815-3799
 518199875 +JCP&L, POB 3687, Akron, OH 44309-3687
 518060391 KLM Law Group, 701 Market St Ste 5000, Philadelphia, PA 19106-1541
 518199874 +NY EZPASS, POB 15187, Albany, NY 12212-5187
 518060396 +Optimum Store, 100 Hamilton Plaza, Paterson, NJ 07505-2109
 518060398 +Progressive Corp, 6300 Wilson Mills Rd, Mayfield Village, OH 44143-2182
 518060399 Santander Us, 75 State St, Boston, MA 02109-1827
 518060402 +Sunrise Credit Service, 260 Airport Plaza Blvd, Farmingdale, NY 11735-4021
 518060383 american express, 200 Vesey St, New York, NY 10281-1013
 518060387 daniel reiman, 319 Carteret Ave, Carteret, NJ 07008-2150
 518060390 investors bank, 393 Springfield Ave, Summit, NJ 07901-2702
 518060401 sprint, 6200 sprint pkwy, Overland Park, KS 66013
 518060405 usaa, 9800 Fredericksburg Rd, San Antonio, TX 78288-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 27 2019 00:28:35 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 27 2019 00:28:32 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518060386 +E-mail/PDF: creditonebknotifications@resurgent.com Jun 27 2019 00:21:33 Credit One Bank,
 Pob 98873, Las Vegas, NV 89193-8873
 518060389 E-mail/Text: cio.bncmail@irs.gov Jun 27 2019 00:27:47 Internal Revenue Service, POB 7346,
 Philadelphia, PA 19101-7346
 518060392 E-mail/Text: bknotification@loandepot.com Jun 27 2019 00:29:11 Loandepo.Co,
 26642 Towne Centre Dr, Foothill Ranch, CA 92610-2808
 518060393 E-mail/Text: ext_ebn_inbox@navyfederal.org Jun 27 2019 00:29:20 Navy Federal Cr Union,
 PO Box 3700, Merrifield, VA 22119-3700
 518060394 E-mail/Text: ext_ebn_inbox@navyfederal.org Jun 27 2019 00:29:20 Navy Federal Cr Union,
 820 Follin Ln SE, Vienna, VA 22180-4907
 518060395 E-mail/Text: bnc@nordstrom.com Jun 27 2019 00:27:44 Nordstrom/Td Bank USA,
 13531 E Caley Ave, Englewood, CO 80111-6504
 518060397 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 27 2019 00:21:29
 Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
 518060400 E-mail/Text: appebnmailbox@sprint.com Jun 27 2019 00:28:30 Sprint, Pob 4191,
 Carol Stream, IL 60197-0000
 518061251 +E-mail/PDF: gecsed@recoverycorp.com Jun 27 2019 00:22:02 Synchrony Bank,
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 518060404 E-mail/PDF: ais.tmobile.ebn@americaninfosource.com Jun 27 2019 00:21:13 tmobile,
 12920 SE 38th St, Bellevue, WA 98006-1350
 518060403 E-mail/Text: bankruptcy@td.com Jun 27 2019 00:28:37 Td Bank, 1701 Marlton Pike E Ste 200,
 Cherry Hill, NJ 08003-2390
 518060406 E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Jun 27 2019 00:24:40
 Verizon Wireless, PO Box 650051, Dallas, TX 75265-0051

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin
Form ID: cscnodsc

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Total Noticed: 34

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 28, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2019 at the address(es) listed below:

Barry Frost trustee@teichgroh.com, NJ94@ecfcbis.com;frost@remote7solutions.com
Edward Nathan Vaisman on behalf of Debtor Mohamed S. Radwan vaismanlaw@gmail.com,
G20495@notify.cincompass.com
Kevin Gordon McDonald on behalf of Creditor LoanDepot.com, LLC kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4